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EXPERIENCE WITH A CARD CONSUMERS' LEDGER

BY W. E. HASELTINE

On the first day of October, 1906, the Ripon Light and Water Company was fortunate enough to have its office burn to the ground, carrying with it not only all of the gas, electric and water bills, made out and ready for distribution, but also all of the consumers' records, meter readings, maps and data.

Needless to say, this was not at the time looked upon as an unmixed blessing—in fact it was considered something to be more or less put out about, and it was some time after the smoke had cleared away before it was realized what an opportunity it created. The slate was wiped clean—no consumers' ledgers, no bill forms, no meter reading records, nothing which must be conformed to in starting a new set of books. When this was clearly realized, the decision was, "Now let's get right down to brass tacks, forget everything we have ever used or seen used, and see if we can't get out something that will simplify our work, and give us all the information we want in easily get-at-able form."

Three methods of keeping consumers' accounts seemed open:

First. Regular bound books.

Second. Loose leaf books.

Third. Card records.

Consideration of the advantages and disadvantages of these three methods seemed to point to the latter as having the most to commend it, and after nearly ten years actual use, there has been no reason to change that opinion.

The first thing done was to adopt a standard color for all cards, bills and forms for each department: white for water, blue for electricity, salmon for gas, and yellow for merchandise and repairs.

Next the size of cards was experimented with.

The consumers' ledger formerly used was about 14 x 18 inches, but it was found, after making up several forms, that a large amount of matter could be gotten into a small space, by cutting down margins, narrowing up columns, etc., and the experiments finally ended

with a card 5 x 8 inches, with ample space for all necessary statistics on one side, and room for eight years quarterly collections, or four years monthly collections on the other. This is now the standard size for consumers' ledger cards in all departments.

A similar set of experiments resulted in reducing all other records, meter reading cards, meter records, work slips, orders, sales slips, merchandise ledger, delinquent ledger, etc., to a standard of 3 x 5 inches.

The previous practice had been to make the forms any size that happened to seem convenient, but it was found that all could be made one standard just as well, by giving a little thought to their arrangement, and this resulted in having to use only two sizes of filing drawers, the interchangeability of which is sometimes a great convenience.

Having the cards decided upon, two vault omnibuses were built to contain these records, one of which was for the bookkeeper's use and one for the manager's. These are now safely tucked away in a fire-proof vault every night so that experience of the loss of records by fire will not have to be repeated.

These omnibuses contain all of the active records of the company, and the head bookkeeper can, without moving from his chair, reach every consumer record in all departments. By distributing the various drawers, or portions thereof, he can assign the work as desired.

Now as to the actual records:

For a consumers' ledger a uniform card is used whether the consumer be flat rate or metered. Figure 1-A and figure 1-B show both sides of a metered consumers' card, and figure 2-A and figure 2-B both sides of a flat rate consumers' card.

Referring to figure 1-A, it will be noted that this card is arranged for eight years, using quarterly collections. The card number 983 refers to the premises, and the names written in to the occupants, the last name being the latest occupant. Figure 1-B the reverse side of the same card, shows the location of the premises, the date service was installed, the location of the stop box, an arbitrary house number (this is used in connection with the gas and electric records) the fixtures which the premises contains, all changes in same, when and by whom made, the various occupants of the premises, the dates of occupation and vacation, and the dates of turning off and on the water.

No. 983	Name D. C. Reynolds	Name	Name
Div. Domestic	Name C. J. Hill	Name	Name
Class Residence	Name	Name	Name

FIG 1 - A

No. 982

Name A. B. Carter

Name

Div. Domestic

Name Y. B. Foster

Name

Class Residence

Name L. A. Burgess

Name

Date	Meter read	Cubic feet	Gallons	Amount	Meter Rent	Total	Date Pd
1915	14.50					362	4-9
April							
July						363	7-9
Oct.						362	10-11
Jan.						363	1-10
Total						1450	

Date	Meter read	Cubic feet	Gallons	Amount	Meter Rent	Total	Date Pd
1916							
April							
July							
Oct.							
Jan.							
Total							

Date	Meter read	Cubic feet	Gallons	Amount	Meter Rent	Total	Date Pd
1917							
April							
July							
Oct.							
Jan.							
Total							

Date	Meter read	Cubic feet	Gallons	Amount	Meter Rent	Total	Date Pd
1918							
April							
July							
Oct.							
Jan.							
Total							

FIG 2-A

[illegible]

FIG 2-B

The above explanation will also cover the flat rate card figure 1-A and figure 1-B, the annual flat rate being carried out in the meter reading column. If this premises goes upon a meter it is not necessary to change the card, but simply to enter up the meter reading in the proper column, and file the card with the metered consumers.

In the card drawers there are three chief divisions: Unpaid, Paid, and Turned Off. These are subdivided into classes such as Domestic Flat Rate, Domestic Metered Rate, Commercial Flat Rate, Commercial Metered Rate, etc.

At the beginning of a quarter all active cards, with amounts payable carried out, are placed in the "Unpaid" section. As these are paid, and dates of payment entered upon the cards, they are transferred into the "Paid" section. Therefore at the end of the month or payment period the "Unpaid" section will contain in compact form only those accounts remaining unsettled, which are disposed of by turning off or enforcing collection in the regular way.

No back or unpaid accounts are carried upon these cards, all delinquent accounts being transferred, at the end of the month or payment period into a little 3 x 5 inch "Delinquent Ledger" whether these delinquent accounts are for water, gas or electricity. In this way the consumers' ledgers are kept clear, and all delinquent accounts are bunched where they can be easily referred to and handled.

When an unpaid account is carried into the delinquent ledger the date of this transfer is made in the "Date Paid" column of the consumer's ledger card, but in red ink. This shows at a glance how often and when a consumer has been delinquent.

All meter readings, whether of water, gas or electric meters, are taken on uniform cards shown in figure 3. These cards are 3" x 5".

With direct reading meters the readings are entered on the card by the reader, but in all other cases he simply marks the position of the hands, and the readings are carried out in the office.

These meter reading cards are normally kept in order of service number in the bookkeeper's file. At meter reading time the meter reader arranges all the cards on his route in the order of reading, takes out a pack of these, and as he reads the meters, places the read cards in his pocket. If he cannot read a meter, he places this card on the bottom of the pack. At the end of the day he turns into the office those which have been read, retaining only those still unread.

Name.....	C. J. Hill	WATER METER.	No.....983
Location.....	323 Thorne St		No.....
			1915 NoEmp-875982
			Size.....5/8

FIG. 3. THE ORIGINAL CARD IS ONLY 3' x 5"—A BETTER IMPRESSION WOULD BE GIVEN IF THE CUT WERE NOT MORE THAN ACTUAL SIZE, PARTICULARLY AS THE COMPACTNESS OF THESE CARDS IS REFERRED TO IN THE TEXT

WATER METER. No. 875982-----

Make Empire----- Size 5/8----- Type AAX-----

Date	Put in	Reading	Tested	Remarks
Feb. 3 1907	Stock	0 00		
June 17 '07	D. C. Reynolds	0 00		
Sept 1 1912	Stock	117 85	10/22/12	O.K.
Jan 1 1913	C. J. Hill	0 00		

FIG 4 A

TEST RECORD.				
Date	Opening	Reg.	Lbs.	
			MAX	% F
10/22/12	1/32	1	63.3	1.4
	1/16	1	63.0	1.0
	1/8	1	62.8	.7
	1/2	1	62.7	.5
INDEX 175-857 TO 000				

FIG 4 B

These cards have the advantage over meter books of being much smaller, easier to handle and less liable to tear. Further the system is more flexible, as the office can be entering up part of a route while the meter reader is finishing it. These cards, as fast as entered, are returned to the file in order of number, completing the cycle.

Meter records are kept on the 3 x 5 inch cards shown front and back in figure 4-A and figure 4-B. These require no explanation.

The vault files are arranged the same as the omnibuses, and contain all back records ready for easy reference.

To summarize; the chief advantages of this system are:

Compactness. All the necessary information relating to a consumer's installation, the amount of his bills for eight years, the promptness with which he pays, etc., is on a 5 x 8 inch card. In settling complaints or disputes, this is particularly valuable.

Ease of handling. The small cards are much easier to handle, arrange and keep up to date than any kind of bound or loose leaf books. They may be classed, divided and subdivided to any extent desired, and with a minimum of labor and time. A ledger may be worked upon simultaneously by any number, by assigning the cards as desired.

Cost. While first cost of records, and even the cost of upkeep, is a minor matter so long as they serve the purpose well the cost of a card system is materially less than that of loose leaf ledgers.

The only fear in introducing the card system was the possibility of losing cards. This, however, has proved groundless, as in ten years handling of thousands of cards, not one has ever been lost.

It goes without saying that a system suited to one company is rarely, in its entirety, fitted to the needs of another utility.

The most, therefore, that the writer has attempted to do is to give a rough outline of a method which has worked well in his case, and if any members find even some small hints of value for their own use, he will be well content.